

**Information to identify the case:**

Debtor 1	<u>Terri L. Parisi</u>	Social Security number or ITIN	xxx-xx-4188
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Joseph F. Parisi III</u>	Social Security number or ITIN	xxx-xx-1202
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-27631-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Terri L. Parisi  
aka Terri Lynn Parisi, aka Terri L. Orr, aka Terri Parisi

Joseph F. Parisi III  
aka Joseph Parisi III, aka Joseph Parisi, aka Joseph F. Parisi

12/13/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Terri L. Parisi  
Joseph F. Parisi, III  
Debtors

Case No. 19-27631-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Dec 13, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Terri L. Parisi, Joseph F. Parisi, III, 419 Rosebud Drive, Williamstown, NJ 08094-1656
cr	+ Sovereign Bank, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518460270	Advocare In-Patient Medicine, Attn: Patient Billing/Bankruptcy Dept., PO Box 3001 D49, Voorhees, NJ 08043-0598
518460277	+ Franklin Cardiovascular Associates, PA, 438 Ganttown Road, Suite B8-9, Sewell, NJ 08080-2341
518460278	+ Jefferson Health-New Jersey, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
518460279	+ Michael Zane, 416 Robin Lane, Williamstown, NJ 08094-1655
518460284	+ Spruce Fin, 2900 North Loop West, Houston, TX 77092-8841
520440983	+ TH MSR Holdings, 446 Wrenplace Road, Fort Mill, SC 29715-0200
520440984	+ TH MSR Holdings, 446 Wrenplace Road, Fort Mill, SC 29715, TH MSR Holdings, 446 Wrenplace Road Fort Mill, SC 29715-0200

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 13 2024 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 13 2024 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 13 2024 20:44:00	American Honda Finance Corporation, PO Box 168088, Irving, TX 75016-8088
518460271	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 13 2024 20:44:00	American Honda Finance, Attn: Bankruptcy Department, PO Box 168088, Irving, TX 75016
518482229	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 13 2024 20:44:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518460273	+ EDI: CITICORP	Dec 14 2024 01:18:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
518460274	EDI: DISCOVER	Dec 14 2024 01:18:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
518468868	EDI: DISCOVER	Dec 14 2024 01:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518586859	Email/Text: servicingmailhub@flagstar.com	Dec 13 2024 20:44:00	FLAGSTAR BANK, FSB, MAIL STOP S-142-3, 5151 CORPORATE DR, TROY, MI 48098-2639
518460276	+ Email/Text: servicingmailhub@flagstar.com	Dec 13 2024 20:44:00	Flagstar Bank, Attn: Bankruptcy Department, 5151 Corporate Drive, Troy, MI 48098-2639

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518564640	EDI: JEFFERSONCAP.COM	Dec 14 2024 01:18:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518460272	EDI: JPMORGANCHASE	Dec 14 2024 01:18:00	Chase Card Services, Attn: Bankruptcy Department, PO Box 15298, Wilmington, DE 19850
518495187	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 13 2024 20:42:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520064385	^ MEBN	Dec 13 2024 20:33:07	Matrix Financial Services Corporation, c/o RoundPoint Mortgage Servicing, 446 Wrenplace Road, Fort Mill, SC 29715, Matrix Financial Services Corporation, c/o RoundPoint Mortgage Servicing 29715-0200
520064384	^ MEBN	Dec 13 2024 20:33:09	Matrix Financial Services Corporation, c/o RoundPoint Mortgage Servicing, 446 Wrenplace Road, Fort Mill, SC 29715-0200
518460280	+ EDI: LCIPHHRMGT	Dec 14 2024 01:18:00	PHH Mortgage, PO Box 5443, Mount Laurel, NJ 08054-5443
518460281	EDI: LCIPHHRMGT	Dec 14 2024 01:18:00	PHH Mortgage, Attn: CEO Robert B Crawl, 3000 Leadenhall Road, Mount Laurel, NJ 08054
518564632	EDI: LCIPHHRMGT	Dec 14 2024 01:18:00	PHH Mortgage Corporation, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
518460282	+ EDI: LCIPHHRMGT	Dec 14 2024 01:18:00	PHH Mortgage Corporation, Attn: President, VP, or CEO, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
518586298	EDI: PRA.COM	Dec 14 2024 01:18:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518460283	^ MEBN	Dec 13 2024 20:33:29	Safe Home Security, Attn: Bankruptcy Department, 1125 Middle Street #201, Middletown, CT 06457-1686
518556141	+ Email/Text: RASEBN@raslg.com	Dec 13 2024 20:42:00	Sovereign Bank, c/o RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518460828	^ MEBN	Dec 13 2024 20:34:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518460285	+ EDI: SYNC	Dec 14 2024 01:18:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
518460286	EDI: SYNC	Dec 14 2024 01:18:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5061
518460287	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 13 2024 20:43:00	Toyota Financial Services, Attn: Bankruptcy Department, PO Box 8026, Cedar Rapids, IA 52408-8026
518493834	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 13 2024 20:42:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518751566	Email/PDF: bncnotices@becket-lee.com	Dec 13 2024 20:48:54	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518560998	+ EDI: AIS.COM	Dec 14 2024 01:18:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518460289	+ EDI: VERIZONCOMB.COM	Dec 14 2024 01:18:00	Verizon Wireless, Attn: Bankruptcy Department, 500 Technology Drive Suite 300, Weldon Springs, MO 63304-2225
518460290	+ EDI: WFFC2	Dec 14 2024 01:18:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy Department, PO Box 10438, Des Moines, IA

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50306-0438

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518495516	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518460288	*+	Toyota Financial Services, Attn: Bankruptcy Dept, PO Box 8026, Cedar Rapids, IA 52408-8026
518493849	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518494060	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518460275	##+	Donna Parisi, 1056 S. Black Horse Pike, Apt. S12, Williamstown, NJ 08094-1969

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Sovereign Bank hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor SANTANDER BANK hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jerome Blank	on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. jblank@pincuslaw.com amautz@pincuslaw.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mortoncraige@cf@gmail.com
R. A. Lebron	on behalf of Creditor FLAGSTAR BANK FSB, as servicer for MATRIX FINANCIAL SERVICES CORPORATION bankruptcy@fskslaw.com
S. Daniel Hutchison	on behalf of Joint Debtor Joseph F. Parisi III sdhteamlaw@outlook.com, backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com

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S. Daniel Hutchison

on behalf of Debtor Terri L. Parisi sdhteamlaw@outlook.com  
backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com

Sarah K. McCaffery

on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. smccaffery@friedmanvartolo.com ckohn@hoflawgroup.com

Shauna M Deluca

on behalf of Creditor SANTANDER BANK sdeluca@hasbanilight.com hllawpc@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14